

Assets and Liabilities of Selected Commercial Banks in the 7th District



For release Friday at 3 p.m. Central Time
(in millions of dollars)

Jun 20, 2013

Account	Week Ending			
	May 22	May 29	Jun 5	Jun 12
ASSETS				
Bank Credit	327,568	328,260	329,616	330,247
Securities in bank credit (1)	92,397	93,139	94,440	94,615
Treasury and agency securities (2)	59,545	59,905	60,806	60,801
Mortgage-backed securities (MBS) (3)	32,873	32,782	32,991	32,938
Non-MBS (4)	26,672	27,123	27,815	27,863
Other securities	32,853	33,234	33,634	33,814
Mortgage-backed securities (5)	953	944	937	941
Non-MBS (6)	31,899	32,290	32,697	32,873
Loans and leases in bank credit (7)	235,171	235,121	235,176	235,632
Commercial and industrial loans	57,663	57,522	57,945	57,735
Real estate loans	119,284	119,495	119,434	119,487
Revolving home equity loans	13,413	13,413	13,373	13,350
Closed-end residential loans (8)	40,519	40,684	40,732	40,848
Commercial real estate loans (9)	65,352	65,399	65,329	65,288
Consumer loans	11,983	12,030	12,082	12,126
Credit cards and other revolving plans	1,178	1,181	1,184	1,179
Other consumer loans (10)	10,805	10,849	10,898	10,947
Other loans and leases	46,241	46,073	45,715	46,285
Fed funds and reverse RPs with nonbanks (11)	21,940	21,732	20,779	20,745
All other loans and leases (12)	24,301	24,341	24,936	25,539
LESS: Allowance for loan and lease losses	3,745	3,715	3,704	3,758
Interbank loans	3,422	3,595	3,453	3,369
Fed funds and reverse RPs with banks	2,246	2,443	2,338	2,241
Loans to commercial banks	1,175	1,152	1,116	1,128
Cash assets (13)	49,260	50,039	46,989	47,295
Trading assets (14)	2,372	2,307	2,065	2,364
Derivatives with a positive fair value (15)	2,367	2,300	2,059	2,358
Other trading assets	5	7	6	6
Other assets (16)	36,091	35,506	36,799	38,338
TOTAL ASSETS (22)	414,968	415,992	415,219	417,855
LIABILITIES				
Deposits	302,406	300,020	301,308	303,040
Large time deposits	72,101	70,786	73,132	72,645
Other deposits	230,305	229,234	228,176	230,395
Borrowings	38,180	37,072	37,518	42,616
Borrowings from banks in the U.S.	3,206	2,559	2,580	3,627
Borrowings from others	34,975	34,513	34,938	38,988
Trading liabilities (17)	2,987	3,207	2,897	3,259
Derivatives with a negative fair value (15)	2,573	2,522	2,086	2,381
Other trading liabilities	414	685	811	878
Net due to related foreign offices	21,937	26,072	23,823	19,942
Other liabilities	7,276	7,459	7,507	7,057
TOTAL LIABILITIES (22)	372,785	373,831	373,053	375,914
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,182	42,161	42,166	41,941
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	886	850	636	619
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	102	102	100	100

Description and footnotes appear on page 2.

Footnotes

Data include the following types of institutions in the Federal Reserve's Seventh District: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities.

Data are aggregated from a sample that is consistent throughout the report period. The report may not be comparable to previous or future releases as the sample is subject to change.

1. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value or loans held in trading accounts.
2. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
4. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.
5. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.
6. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
7. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks. Includes all loans held in trading accounts under a fair value option.
8. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.
9. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.
10. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
11. Includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).
12. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
13. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
14. Excludes most securities held in trading accounts. Trading account securities at some smaller domestically chartered commercial banks are included in this item.
15. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).
16. Excludes the due-from position with related foreign offices. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.
17. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.
18. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.
19. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
20. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115.
21. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.
22. As of the week ending March 31, 2010, domestically chartered banks and foreign-related institutions had certain assets and liabilities of off-balance-sheet vehicles consolidated onto their balance sheets owing to the adoption of FASB's Financial Accounting Statements No. 166 (FAS 166), Accounting for Transfers of Financial Assets, and No. 167 (FAS 167), Amendments to FASB Interpretation No. 46(R).

For further information, please call (877) 597-5371.